

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SHAWN W DEFFNER

Debtor(s)

Case No. 19-22776GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/12/2019.
- 2) The plan was confirmed on 09/27/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/03/2020, 08/13/2021, 01/20/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/24/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,419.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$76,442.14
Less amount refunded to debtor \$1,503.71

NET RECEIPTS: \$74,938.43

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,281.67
Court Costs \$0.00
Trustee Expenses & Compensation \$3,563.44
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,845.11

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,388.72	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	543.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	543.68	543.68	543.68	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,326.00	1,326.92	1,326.92	0.00	0.00
BANK OF AMERICA**	Unsecured	9,302.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	7,802.00	7,802.81	7,802.81	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	1,701.00	1,701.36	1,701.36	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	22.93	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CROSS RIVER BANK	Unsecured	9,500.00	NA	NA	0.00	0.00
DISTRICT COURT	Unsecured	738.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	189.98	189.98	0.00	0.00
ECMC(*)	Unsecured	31,111.00	31,200.53	31,200.53	0.00	0.00
FINANCE OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	122,006.00	121,528.71	0.00	45,356.55	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	3,185.63	3,185.63	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,701.17	4,540.12	4,540.12	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	198.20	198.20	0.00	0.00
KEYBANK NA**	Unsecured	1,707.00	1,707.57	1,707.57	0.00	0.00
LENDING CLUB CORP*	Unsecured	5,202.52	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	20,464.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	682.05	682.05	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	543.30	543.30	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,111.00	4,203.31	4,203.31	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,160.00	2,160.84	2,160.84	0.00	0.00
LVNV FUNDING LLC	Unsecured	20,121.98	21,443.01	21,443.01	0.00	0.00
MARINER FINANCE LLC	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,049.00	NA	NA	0.00	0.00
METRO FAMILY PRACTICE	Unsecured	125.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE LLC D/B/A	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	28,098.53	28,098.53	28,098.53	18,388.46	3,557.03
PLAINS COMMERCE BANK*	Unsecured	0.00	NA	NA	0.00	0.00
STATEBRIDGE COMPANY LLC++	Unsecured	0.00	NA	NA	0.00	0.00
STO ROX NEIGHBORHOOD HLT	Unsecured	52.53	NA	NA	0.00	0.00
SWISSVALE BOROUGH (EIT)	Unsecured	NA	125.49	125.49	0.00	0.00
SWISSVALE BOROUGH (EIT)	Priority	1,066.15	NA	NA	0.00	0.00
SWISSVALE BOROUGH (RE)	Secured	NA	571.20	571.20	0.00	0.00
SWISSVALE BOROUGH (RE)	Secured	NA	614.30	614.30	0.00	0.00
SWISSVALE BOROUGH (REFUSE)	Unsecured	NA	192.50	192.50	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	0.00	NA	NA	0.00	0.00
UPSTART	Unsecured	9,500.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE CVF	Secured	3,905.00	3,985.82	3,985.82	546.49	244.79
VERIZON BY AMERICAN INFOSOURC	Unsecured	449.36	311.44	311.44	0.00	0.00
WOODLAND HILLS SD (SWISSVALE)(Unsecured	NA	125.49	125.49	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$3,985.82	\$45,903.04	\$244.79
Mortgage Arrearage	\$3,185.63	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,098.53	\$18,388.46	\$3,557.03
All Other Secured	\$1,185.50	\$0.00	\$0.00
TOTAL SECURED:	\$36,455.48	\$64,291.50	\$3,801.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,540.12	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,540.12	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,458.48	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,845.11</u>
Disbursements to Creditors	<u>\$68,093.32</u>
TOTAL DISBURSEMENTS :	<u>\$74,938.43</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/27/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.